

**Charity number: 278522**

**Raphael - Jewish Counselling Service**  
**Trustees' report and financial statements**  
**for the year ended 31 December 2009**

# Raphael - Jewish Counselling Service

## Contents

	<b>Page</b>
Legal and administrative information	<b>1</b>
Trustees' report	<b>2 - 3</b>
Independent examiners' report	<b>4</b>
Statement of financial activities	<b>5</b>
Balance sheet	<b>6</b>
Notes to the financial statements	<b>7 - 11</b>

## **Raphael - Jewish Counselling Service**

### **Legal and administrative information**

<b>Charity number</b>	278522
<b>Registered office</b>	P O Box 172 Stanmore Middlesex HA7 3WB
<b>Life President</b>	Ruth Barnett (from 1 October 2009)
<b>Trustees</b>	Roberta Coffey (Chairman) Jack Lynes Judith Bloom John Cooper (Treasurer) Michael Cutter John Kettle Zila Ornstein John Wiseman
<b>Administrator</b>	Ruth Baum
<b>Clinical Director</b>	Ruth Barnett (to 30 September 2009)
<b>Head of Clinical Services</b>	Sara Cooper (from 1 October 2009)
<b>Accountants</b>	Andrew Passer FCCA ATT 3 Old Lodge Way Stanmore Middlesex HA7 3AR

## **Raphael - Jewish Counselling Service**

### **Report of the trustees for the year ended 31 December 2009**

The trustees present their report and the financial statements for the year ended 31 December 2009. The trustees who served during the year and up to the date of this report are set out on page 1.

#### **Structure, governance and management**

The charity is set up as a trust, governed by a constitution. Trustees are appointed by the existing trustees after a rigorous selection process. Ruth Barnett retired as Clinical Director on 30 September 2009 and the leadership of the clinical operations was handed over to Sara Cooper. The trustees invited Ruth Barnett to then become the Life President of the charity, which she accepted.

#### **Objectives and activities**

To relieve distress and protect the mental health, particularly of members of the Jewish community, by the provision of a counselling service.

#### **Achievements and performance**

Over 2,100 counselling sessions were provided in 2009, representing an increase of 19% over the number provided in the previous year. The contribution from clients towards our costs remained similar on a per session basis compared to 2008, leaving a similar 'funding gap' per session.

#### **Financial review**

Incoming resources were £60,473 (2008: £60,532). We did not receive any income from legacies, and the interest on our cash slumped with the general collapse of interest rates which seems to have had a disproportionate effect on charities. The major source of our income is the contributions made by clients, and this source of income increased to £39,801 (2008: £33,510) reflecting the fact that the number of counselling sessions provided was higher. Donations income at £6,095 was below that of 2008 (£10,711), but the money raised by the activities of the Friends of Raphael increased significantly to £10,232 (2008: £5,590). Resources expended were higher at £53,767 (2008: £45,896) and this is largely due to the increase in counselling expenses reflecting a higher level of activity. Net income reduced to £6,706 (2008: £14,636). The assets of the charity are held in cash, and the net current assets at the end of 2008 were £78,382 (2008: £71,676). The trustees intend to continue to hold reserves in cash form.

#### **Plans for future periods**

The trustees continue to review how the charity can better meet its objectives. It is planned to increase expenditure on marketing and advertising so as to increase awareness of the service provided by Raphael and thus expand our activities, not just in the London area but also beyond. Further training of counsellors and widening the service in line with Government proposals on the provision of counselling are under active consideration.

#### **Statement of trustees' responsibilities**

The trustees are responsible for preparing the annual report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of charity's financial activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

## **Raphael - Jewish Counselling Service**

### **Report of the trustees for the year ended 31 December 2009**

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the board

**Roberta Coffe (Chairman)  
Trustee**

**6 April 2010**

## **Raphael - Jewish Counselling Service**

### **Independent examiner's report to the trustees on the unaudited financial statements of Raphael - Jewish Counselling Service.**

I report on the financial statements of Raphael - Jewish Counselling Service for the year ended 31 December 2009 which comprise the statement of financial activities, the balance sheet and the related notes. These financial statements have been prepared in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2007), under the historical cost convention and the accounting policies set out therein.

#### **Respective responsibilities of trustees and independent examiner**

As the charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 43(7)(b) of the Act, whether particular matters have come to my attention.

#### **Basis of independent examiner's statement**

My examination was carried out in accordance with the General Directions given by the Charities Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

#### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- (i) which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 41 of the Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Acthave not been met; or
  
- (ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Andrew Passer FCCA ATT**

**Independent examiner**

**6 April 2010**

## Raphael - Jewish Counselling Service

### Statement of financial activities

For the year ended 31 December 2009

	Notes	Unrestricted funds £	2009 Total £	2008 Total £
<b>Incoming resources</b>				
Incoming resources from generating funds:				
Voluntary income	2	50,151	50,151	53,259
Activities for generating funds	3	10,232	10,232	5,590
Investment income	4	90	90	1,683
<b>Total incoming resources</b>		<u>60,473</u>	<u>60,473</u>	<u>60,532</u>
<b>Resources expended</b>				
Costs of generating funds:				
Fundraising events	5	2,616	2,616	1,798
Counselling expenses	6	49,465	49,465	42,618
Governance costs	8	1,686	1,686	1,480
<b>Total resources expended</b>		<u>53,767</u>	<u>53,767</u>	<u>45,896</u>
<b>Net income for the year</b>		6,706	6,706	14,636
Total funds brought forward		<u>71,676</u>	<u>71,676</u>	<u>57,040</u>
<b>Total funds carried forward</b>		<u>78,382</u>	<u>78,382</u>	<u>71,676</u>

The notes on pages 7 to 11 form an integral part of these financial statements.

## Raphael - Jewish Counselling Service

### Balance sheet as at 31 December 2009

	Notes	£	2009 £	£	2008 £
<b>Current assets</b>					
Debtors	11	2,395		1,079	
Cash at bank and in hand		79,623		74,383	
		<u>82,018</u>		<u>75,462</u>	
<b>Creditors: amounts falling due within one year</b>	12	<u>(3,636)</u>		<u>(3,786)</u>	
<b>Net current assets</b>			<u>78,382</u>		<u>71,676</u>
<b>Net assets</b>			<u>78,382</u>		<u>71,676</u>
<b>Funds</b>	13				
Unrestricted income funds:					
Unrestricted income funds brought forward			71,676		57,040
Net movement in funds			6,706		14,636
Total unrestricted income funds			<u>78,382</u>		<u>71,676</u>
<b>Total funds</b>			<u>78,382</u>		<u>71,676</u>

The financial statements were approved by the trustees on 6 April 2010 and signed on its behalf by

**Roberta Coffey (Chairman)**  
**Trustee**

The notes on pages 7 to 11 form an integral part of these financial statements.



## **Raphael - Jewish Counselling Service**

### **Notes to financial statements for the year ended 31 December 2009**

#### **1. Accounting policies**

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

##### **1.1. Basis of accounting**

The financial statements are prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2007), the Statement of Recommended Practice 'Accounting and Reporting by Charities' issued in March 2005 (SORP 2005) and the Charities Act 1993.

##### **1.2. Incoming resources**

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

Income from investments is included in the year in which it is receivable.

Legacies are included when the charity is advised by the personal representative of an estate that payment will be made or property transferred and the amount involved can be quantified.

##### **1.3. Resources expended**

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes. Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

##### **1.4. Research and development**

Research expenditure is written off to the profit and loss account in the year in which it is incurred.

## Raphael - Jewish Counselling Service

### Notes to financial statements for the year ended 31 December 2009

#### 2. Voluntary income

	<b>Unrestricted funds £</b>	<b>2009 Total £</b>	<b>2008 Total £</b>
Angels	1,440	1,440	1,460
Scholarship Fund	100	100	500
Other gifts and donations	6,095	6,095	10,711
Memberships	340	340	240
Legacies	-	-	5,000
Assessments	2,375	2,375	1,838
Client fees	39,801	39,801	33,510
	<u>50,151</u>	<u>50,151</u>	<u>53,259</u>

#### 3. Activities for generating funds

	<b>Unrestricted funds £</b>	<b>2009 Total £</b>	<b>2008 Total £</b>
Concert	5,392	5,392	-
Fashion show	2,223	2,223	2,370
Opera evening	2,417	2,417	-
Golf day	200	200	3,220
	<u>10,232</u>	<u>10,232</u>	<u>5,590</u>

#### 4. Investment income

	<b>Unrestricted funds £</b>	<b>2009 Total £</b>	<b>2008 Total £</b>
Bank interest receivable	90	90	1,683
	<u>90</u>	<u>90</u>	<u>1,683</u>

## Raphael - Jewish Counselling Service

### Notes to financial statements for the year ended 31 December 2009

#### 5. Cost of Fundraising Activities

	Unrestricted funds £	2009 Total £	2008 Total £
Fashion show	316	316	507
Golf day	100	100	1,291
Opera evening	692	692	-
Concert	1,508	1,508	-
	<u>2,616</u>	<u>2,616</u>	<u>1,798</u>

#### 6. Costs of charitable activities - by fund type

	Unrestricted funds £	2009 Total £	2008 Total £
Counselling Service	49,465	49,465	42,618
	<u>49,465</u>	<u>49,465</u>	<u>42,618</u>

#### 7. Costs of charitable activities - by activity

	Activities undertaken directly £	Support costs £	2009 Total £	2008 Total £
Counselling Service	37,173	12,292	49,465	42,618
	<u>37,173</u>	<u>12,292</u>	<u>49,465</u>	<u>42,618</u>

#### 8. Governance costs

	Unrestricted funds £	2009 Total £	2008 Total £
Raphael day	1,363	1,363	1,172
Trustee indemnity insurance	323	323	308
	<u>1,686</u>	<u>1,686</u>	<u>1,480</u>

## Raphael - Jewish Counselling Service

### Notes to financial statements for the year ended 31 December 2009

#### 9. Analysis of support costs

	<b>Counselling Expenses</b>	<b>Governance costs</b>	<b>2009 Total</b>	<b>2008 Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Raphael day	-	1,363	1,363	1,172
Trustee Insurance	-	323	323	308
Administration	6,450	-	6,450	6,359
Advertising	3,268	-	3,268	2,223
Other office expenses	908	-	908	1,846
Telephone	1,081	-	1,081	1,073
Subscriptions and memberships	277	-	277	287
Computer and IT	308	-	308	174
	<u>12,292</u>	<u>1,686</u>	<u>13,978</u>	<u>13,442</u>

#### 10. Employees

##### Employment costs

No salaries or wages have been paid to employees, including the trustees, during the year.

##### Number of employees

There were no employees during the year.

#### 11. Debtors

	<b>2009</b>	<b>2008</b>
	<b>£</b>	<b>£</b>
Trade debtors	<u>2,395</u>	<u>1,079</u>

#### 12. Creditors: amounts falling due within one year

	<b>2009</b>	<b>2008</b>
	<b>£</b>	<b>£</b>
Other creditors	-	3,453
Accruals and deferred income	3,636	333
	<u>3,636</u>	<u>3,786</u>

## Raphael - Jewish Counselling Service

### Notes to financial statements for the year ended 31 December 2009

#### 13. Analysis of net assets between funds

	<b>Unrestricted funds £</b>	<b>Total funds £</b>
Fund balances at 31 December 2009 as represented by:		
Current assets	82,018	82,018
Current liabilities	(3,636)	(3,636)
	<u>78,382</u>	<u>78,382</u>

#### 14. Unrestricted funds

	<b>At 1 January 2009 £</b>	<b>Incoming resources £</b>	<b>Outgoing resources £</b>	<b>At 31 December 2009 £</b>
Unrestricted Fund	<u>71,676</u>	<u>60,473</u>	<u>(53,767)</u>	<u>78,382</u>

#### Purposes of unrestricted funds

Unrestricted funds may be put to any use in furtherance of the charities objectives, as decided by the trustees.

#### 15. Indemnity insurance

The charity paid for the insurance premiums to indemnify trustees and senior staff from any loss arising from neglect or defaults of trustees or staff and any consequent loss.

## Raphael - Jewish Counselling Service

### Detailed statement of financial activities

For the year ended 31 December 2009

	2009		2008	
	£	£	£	£
<b>Incoming resources</b>				
<b>Incoming resources from generating funds:</b>				
<i>Voluntary income</i>				
Angels		1,440		1,460
Scholarship Fund		100		500
Other gifts and donations		6,095		10,711
Memberships		340		240
Legacies		-		5,000
Assessments		2,375		1,838
Client fees		39,801		33,510
		<u>50,151</u>		<u>53,259</u>
<i>Activities for generating funds</i>				
Concert		5,392		-
Fashion show		2,223		2,370
Opera evening		2,417		-
Golf day		200		3,220
		<u>10,232</u>		<u>5,590</u>
<i>Investment income</i>				
Bank interest receivable		90		1,683
		<u>90</u>		<u>1,683</u>
<b>Total incoming resources from generating funds</b>		<u>60,473</u>		<u>60,532</u>
<b>Total incoming resources</b>		<u><u>60,473</u></u>		<u><u>60,532</u></u>
<b>Resources expended</b>				
<b>Costs of generating funds:</b>				
<b>Total costs of generating funds</b>		<u><u>2,616</u></u>		<u><u>1,798</u></u>

## Raphael - Jewish Counselling Service

### Detailed statement of financial activities

For the year ended 31 December 2009

	2009 £	2008 £
<b>Counselling expenses</b>		
<b>Counselling Service</b>		
<i>Activities undertaken directly</i>		
Rent of counselling rooms	3,641	4,296
Professional indemnity insurance	607	579
Professional counsellors	32,925	25,581
	<hr/>	<hr/>
	37,173	30,456
<i>Grant funding activities</i>		
Training and scholarships	-	200
	<hr/>	<hr/>
	-	200
<i>Support costs</i>		
Administration	6,450	6,359
Advertising	3,268	2,223
Print post and stationery	908	1,846
Telephone	1,081	1,073
Subscriptions	277	287
Computer and IT	308	174
	<hr/>	<hr/>
	12,292	11,962
<b>Counselling Service total expenditure</b>	<hr/>	<hr/>
	49,465	42,618
<b>Total charitable activity expenditure</b>	<hr/>	<hr/>
	49,465	42,618
<b>Governance costs</b>		
Raphael day	1,363	1,172
Trustee indemnity insurance	323	308
	<hr/>	<hr/>
	1,686	1,480
<b>Total governance costs</b>	<hr/>	<hr/>
	1,686	1,480
<b>Net incoming/(outgoing) resources for the year</b>	<hr/>	<hr/>
	6,706	14,636